

MOHAMMAD YEASIN

The adjoining villages of Kashinathpur and Balarampur lie athwart the main road to the district capital of Comilla, in eastern Bangladesh. In this region the ground is high and villagers are spared the floods that periodically cause many other Bangladeshis to suffer famine and homelessness. But they are nonetheless poor. The average farmer toils in a paddy field of less than one acre, which provides his family with the barest necessities, or often less. Half the families possess no land beyond the ground under their simple dwellings. In this world of small holdings, land is calculated in “decimals”—hundredths of an acre—and the owner of three acres is a fairly substantial landowner. The villages of Kashinathpur and Balarampur are Muslim. Their lore recalls a golden age of high art and wealth in ancient cities and of abundance and harmony in rural villages. However, conquest by Britain in the eighteenth century and economic transformations in modern times have meant wealth for a few and poverty for many. In 1947, when freed of British control and of ties with India, the people of East Bengal (Pakistan) found themselves in the grip of severe economic and population dislocation, with a social structure that permitted a handful of local “haves” to dominate the vast majority of “have-nots.”

MOHAMMAD YEASIN was born in Kashinathpur on 1 January 1935 and grew up during the disruptive years of World War II, the famine of 1943, and the massive shift of peoples between India and Pakistan when the subcontinent was partitioned. There was little work. Many families could afford only one meal a day, and some had so little surplus that their dead were laid to rest without the dignity of the burial shroud required by Islam.

Compared to most, YEASIN’s family was not poor. His father, Haji Alimuddin, owned an acre of rice land and two or three oxen. During the off-season he worked as a brick mason to help support his wife and three sons, of whom MOHAMMAD was the eldest. The family home of earth and thatch contained just one room, which was partitioned only when the boys began to mature. Their mother, Laila Banu, cooked over a fire of waste wood and often shared their meager meals with poor relations. But even for their own family there was not always food.

YEASIN has never forgotten the day when, at the age of nine, he and his mother and his younger brothers waited hungrily all day long for his father to bring home rice, and how joyous they were when he arrived with it at three o'clock the next morning!

YEASIN remembers his mother as an honorable and cultivated woman, held in local esteem, with whom neighboring families deposited their meager funds for safekeeping. Like most residents of Kashinathpur, neither she nor her husband had much formal education. Both were pious Muslims. Late in life Alimuddin sold twenty decimals of the family land to make the pilgrimage to Mecca. From his parents YEASIN imbibed a sense of personal dignity based on hard work and upright behavior.

YEASIN's schooling began in the local *maktab*, or mosque school. One day when he was eight, however, he met an Englishman walking along the road who peremptorily advised him to give up the *maktab*. "You should have a modern education at a good school," YEASIN remembers him saying. The man promised the boy some English books if he entered the government primary school at the nearby village of Balarampur. YEASIN did just that; he studied elementary English and Arabic with the small group of other village boys (girls rarely attended school). In two years' time he qualified to enter Comilla Victoria Collegiate High. Comilla is three and a half kilometers from Kashinathpur, and for the next few years YEASIN walked barefoot to school along the partially asphalted main road. A bright lad, he soon stood first in his class. His teachers urged him to persevere in his studies, but in 1948 a tragedy at home ended YEASIN's formal education. His father, incapacitated by a poison-fish sting, called on him to tend the family fields and animals. He obeyed, and although his father recovered in about half a year, YEASIN never returned to school. He had achieved only grade six, which at that time was still quite an accomplishment.

For the next three years YEASIN remained at home, virtually unemployed. Then in 1951 word swept through the district that the government would soon recruit new policemen. The thought of a government salary was enticing so, along with other young men from the village, sixteen-year-old YEASIN presented himself. Only he and one other youth passed muster. After three months of training at the Comilla police station he was posted to Mymensingh, where he guarded railway bridges against possible attacks by militant students. In 1953 he was transferred to Dhaka. His unit was assigned to guard the government treasury and arms magazine and was kept in reserve to quell political demonstrations. Dhaka, as the capital of East Pakistan whose people often felt like poor relations to West Pakistan, saw many expressions of popular resentment.

YEASIN found life as a member of the Pakistan Police Department not much to his liking. Salaries were low, the barracks were small and squalid, and only rarely did policemen receive leave from duty to relax or even see their families. Constables were issued only two uniforms a year and one pair of boots, yet they were expected to appear spic-and-span for duty each day. Because of these conditions YEASIN joined other constables in East Pakistan in calling for a police strike in 1955. He was arrested in the ensuing crackdown and singled out as one of the local instigators, which he acknowledges he was. The government held him in detention for five months and then dismissed him, sending him home in disgrace. In the eyes of his family and many villagers, by joining the strike he had foolhardily deprived himself of a good job. And he had deprived not only himself, for less than a year earlier he had taken a wife.

Saira Khatun hailed from a village some thirteen kilometers from Kashinathpur. When she wed YEASIN in January 1955 she was thirteen years old and they had never met. Following local custom, the marriage had been contracted between YEASIN's parents and hers. (YEASIN found her quite beautiful, he reminisces, and in time they had seven children, four daughters and three sons. The eldest, daughter Shabina, was born in 1961.) Immediately after their wedding Saira moved in with his family in Kashinathpur and YEASIN returned to Dhaka. The constables strike followed soon thereafter.

At home again and jobless, YEASIN once more suffered the involuntary idleness of life in the village. Finally, after a year or so, his father mortgaged twenty decimals of land to raise two hundred *takas* (U.S.\$50) and gave it to him to start a business—"any business," YEASIN remembers him saying. The young man considered his options practically and soon opened a tea shop in a small house provided to him free by an uncle.

The shop had only three tables, but it was more than a tea shop, it was a small grocery that sold local needs ranging from rice and chilis to betelnut and tobacco. He sold these goods to his regular customers on credit. Working tirelessly and keeping careful accounts YEASIN, with his brother's help, kept the little store open from six in the morning until eleven at night. He gained the confidence of local farmers, from whom he bought rice and milk, and of wholesalers in Comilla who advanced him other consumer goods on credit. After two years YEASIN was able to pay back his father and expand into a sideline. He bought six bicycle-type rickshaws and rented them to the "pullers" who frequented his tea shop when they had no work.

Despite YEASIN's own modest success, the poverty of Kashinathpur went on unrelieved. As Pakistan's national politicians

talked of development, the talk in his tea shop returned obsessively to the hopeless plight of the small man. Of particular concern was the plight of the rickshaw men.

These matters were of concern to YEASIN, who was also aware of the cooperatives being developed under the auspices of Professor Akhter Hameed Khan.* Khan, a former member of the prestigious Indian Civil Service (ICS), had become renowned as director of the Pakistan Academy of Rural Development at Comilla which, after independence, was renamed the Bangladesh Academy of Rural Development (BARD). Khan was a respected figure in the area. On his own initiative YEASIN approached him one day and posed the question: "there are in my village many poor people who don't have money; what can be done for them?" Khan proceeded to tell him how poor villagers could, through a cooperative society, amass savings collectively, which could then be directed to personal and village development. He promised, if YEASIN would take the initiative, he and the academy would provide the know-how.

YEASIN invited Khan to explain to the people of Kashinathpur and of the neighboring village of Balarampur how cooperative societies worked and on 9 October 1960 gathered some two hundred men at the primary school for Khan's visit. Khan spoke dynamically, but his listeners were wary. Other promoters of cooperative societies had preceded him—indeed, cooperatives were introduced to Bengal in the early years of the twentieth century—and villagers had learned to be skeptical of their promises. Some villagers had lost precious funds, either to unscrupulous organizers or to local elites who seemed inevitably to control village organizations to their own advantage. These experiences, fed by the ancient mistrust of outsiders and the local rich, were recounted endlessly in YEASIN's tea shop in the following days. Even the esteemed Khan was not above suspicion. Besides, YEASIN remembers the men saying: "We can't even feed ourselves and our children. Where will we get savings to deposit in a cooperative society?"

But YEASIN, himself, was a convert. Soon after the meeting, he gathered eight of the men who rented rickshaws from him and who spent their idle time drinking tea at his shop. He proposed that each of them drink one cup less of tea a day and give him the *anna* (one cent) thereby saved. He promised to guarantee the safety of the money. All agreed. Their eight annas, plus one from YEASIN himself, became the start-up capital of a new cooperative society. In the weeks to come, under YEASIN's persistent nagging, this tiny seedbed of cash

*RMAF Awardee in Public Service, 1963.

began to grow, one anna a day from each “member.” Meanwhile, YEASIN persuaded other laborers to join. By the end of October there were twenty-two members and the new society had acquired a name.

In the village was a holy man known to be a champion of the poor. He was given to exhorting villagers by shouting the Persian word *deedar*, which means “come closer.” When he did so, they would sometimes shout back at him, “deedar, deedar, deedar!” YEASIN and his fellows chose this familiar chant of solidarity for the name of their society—Kashinathpur-Balarampur Deedar Sramik Sambaya Samiti, or the Deedar Workers Cooperative Society of Kashinathpur and Balarampur.

Under Khan’s guidance, YEASIN collected the members’ tiny thrift deposits, scrupulously filled in their passbooks, gave out receipts, and deposited the money with BARD, which had agreed to act as Deedar’s bank. Within five months forty-eight men had begun making regular deposits, and enough capital had been amassed to initiate the society’s first business. Deedar bought two used rickshaws and let them out to members on a hire-purchase basis. The hirer could become owner in about eight months’ time. Prior to this arrangement a rickshaw puller could never hope to save enough to have his own vehicle. Although Khan recommended that the two rickshaws be given by lottery, Deedar members chose the less risky course of allotting them to the two members with the largest savings—the first of hundreds of practical decisions they would make as a group under YEASIN’s leadership.

The rickshaws were a boon. As a visible manifestation of property ownership, they boosted the confidence of cooperative members and helped attract new ones. By June, Deedar had grown to fifty-six members, eleven of whom were pulling Deedar rickshaws that would soon be their own. All this had been accomplished without obtaining an outside loan.

Important to Deedar’s initial success was the fact that it was not acting in isolation. Khan and his associates at BARD were setting up cooperative societies all over the district. Deedar was therefore one of many village cooperatives that became part of the Kotwali Thana (District) Central Cooperative Association, or KTCCA. The association provided funds for village projects and set up a center where cooperative organizers received training in cooperative management and techniques for village improvement. YEASIN actively exploited this connection for his own education and to gain vital support for his fledgling organization.

From the beginning YEASIN insisted upon popular participation in Deedar's decision making. The vehicle for this was the general meeting, which YEASIN convened frequently in the early days and later made a weekly event. The general meeting became the central institution of the Deedar Cooperative, the open forum for conducting all the society's professional and personal business. Here members critically examined decisions made by YEASIN and by the society's managing committee and adjudicated personal and family disputes, sometimes meting out corporal punishment. YEASIN, in turn, skillfully utilized Deedar's general meetings for adult education. At his invitation trainers from BARD and KTCCA gave lessons in accounting and introduced new techniques for animal husbandry and for growing rice and vegetables. Later on, members who attended short courses at KTCCA passed on their newly acquired knowledge at the meetings.

Deedar's members also used these occasions to impose discipline upon those who were tardy in their rickshaw payments—issuing warnings, imposing fines, and, when necessary, confiscating the vehicles—and to exhort each other to keep up with their compulsory weekly thrift deposits. Although the cooperative preferred to offer incentives to savers, rather than threats or punishment to defaulters, sometimes egregious nonpayers had to be expelled, a humiliation all the more powerful for being imposed collectively by one's neighbors.

An attractive feature of membership in Deedar was the availability of loans. Compared to rates of 60 percent and more a year exacted by private moneylenders, Deedar's loans to members carried no interest at all, so long as borrowers paid them back on time. Trying consciously to free villagers from usurers, YEASIN encouraged Deedar to grant loans for personal as well as productive use; he knew that villagers could not always avoid heavy outlays for weddings or the observance of religious feast days. To keep personal loans from dangerously depleting the cooperative's savings, however, he encouraged the members to enforce rigorously the rule stipulating that such loans not exceed one-fourth of a member's total shares. This rule could be put aside only when two other members bound themselves and their shares to guarantee repayment of the loan. On the other hand, the cooperative sometimes suspended all personal loans so that capital would be available for commercial investment.

Having made a good beginning with rickshaws, YEASIN soon explored other ways to generate employment for Deedar's members. In 1963 he had arranged a loan from KTCCA to buy the first of four diesel trucks; with them the young cooperative expanded into the transport business. During the next several years, Deedar's small fleet of trucks plied between the major cities of East Bengal, hauling every-

thing from farm produce to imported steel. At YEASIN's insistence Deedar paid back the truck loan four years ahead of time!

The emphatic display of credit worthiness by Deedar facilitated a second major loan from KTCCA in 1964—this time for purchase of seventy decimals (.7 acres) of land along the Comilla-Kotbari road, now the site of a brick kiln and the society's office. Over the next two decades, the cooperative borrowed more than Tk 31 million from KTCCA and from commercial banks to underwrite new projects, always scrupulously repaying the loans on or before the scheduled payment date.

In the initial years, YEASIN concentrated on increasing the incomes of Kashinathpur-Balarampur's poorest villagers and assisting them in their day-to-day relationships with the local elites. To dramatize the latter, he asked each new member of Deedar to deposit a bamboo stick on a pile beside the meeting place. This served as a warning to village leaders who sought to impede the society's growth. "We can use the sticks against you," or "we are many against you," was the message. But it also conveyed the concept of strength through cooperation. "By itself, one stick is just a light thing," YEASIN pointed out, "but once you have amassed all these sticks, it is a very big pile. One man cannot move it."

Deedar helped to free its members from both crippling indebtedness to the village "patrons" and from the unpaid exactions of labor they often demanded of their "clients." Moreover, the collective ownership of rickshaws, trucks, and the brick kiln gave the poor villagers new self-esteem, all the more so as Deedar was seen as a property owner within the village proper.

The young cooperative society also took steps to address some of the social causes of poverty. It opened the cooperative to women in 1962—although for many years women were not allowed to participate in the society's deliberations—and it promoted education for youth. In respect to the latter, it made attending school compulsory for the children of its members. It paid school expenses for the poorest of them and, in 1963, began awarding prizes to the best students. Deedar also fostered literacy among its adult members by sending them to night school and by refusing to permit them to sign for loans with thumb-prints. If they could not write their names, only a nose print would do—a peer-imposed humiliation designed to shame recalcitrant members into learning to write.

As Deedar grew during its first few years, YEASIN carried on his tea shop business while simultaneously acting, without remuneration,

as secretary, accountant, and treasurer of the cooperative. By 1965, running Deedar had become very time-consuming; by that time, fortunately, the society was in a position to pay him a modest salary. YEASIN therefore closed his business and became Deedar's full-time manager, a post he held until 1986.

In 1965 Deedar's members numbered some two hundred. In accordance with YEASIN's original plan, most were laborers. But beginning in 1966 YEASIN began to reconsider Deedar's role as an organization strictly for the landless. In that year the cooperative for the first time invested in agriculture, the livelihood that wholly, or in part, provided income for over half of Kashinathpur-Balarampur's families.

In collaboration with Khan and BARD, Deedar began introducing deep tubewells for irrigation; until then the farmers relied solely upon streams and the heavens to water their paddies. It was not possible to position the new wells and water channels to benefit poor farmers exclusively, since their tiny holdings rested amidst the larger fields of others; here was a case where the poor and the middle class needed each other. And poor farmers could not have new wells if wealthier villagers did not join in paying for them. For the first time, Kashinathpur-Balarampur's wealthier villagers saw advantages to joining the association. Although he would not permit them to dominate, YEASIN also saw the advantage of welcoming them. In a few short years of struggling against rural poverty he had learned an essential lesson: the whole village must change. Under his pragmatic management, Deedar Cooperative became the vehicle for achieving this comprehensive vision.

In the years to come Deedar expanded into almost every aspect of village life. Today virtually every one of Kashinathpur-Balarampur's 450 households is party to its activities and benefits from them. Its adult membership stands at 1,650 individuals, who together manage capital and assets worth some U.S.\$300,000. Deedar's business enterprises are numerous. Its paddy-husking mill, for example, helps village farmers to obtain a higher profit on their rice by eliminating the private millers who, in some cases, charge extortionary fees. Its mustard oil mill provides a similar service. At the Cooperative Consumer Store, members can purchase their needs without having to pay a middleman. Deedar has also set up a cooperative market to provide facilities for small traders and craftspersons. They rent their stalls directly from the society, which permits the very poor to sell their fruits, vegetables, and fowl without paying a fee. Deedar units distribute low-cost fertilizers and pesticides, manufacture brick chips, and market embroideries made by Deedar-trained village women. Today thirty-seven people work full-time for the society and its various enterprises, and up to

240 work part-time—for example, in brick-making which is seasonal. More significantly, thanks to training and loans from Deedar, 250 of Kashinathpur-Balarampur's citizens are now self-employed, among them, village women who engage in tailoring, raise silk worms, and grow fruits and vegetables for market. In addition, Deedar's members share directly in the profits of the society's businesses through an annual cash dividend and indirectly through the disbursement of society funds for village improvements and welfare activities.

There are three criteria by which a project is judged: will it create employment, will it provide benefits to members, and will it earn a profit for the society? By adhering to such criteria, and by introducing better seeds, fertilizer, and modern farming and irrigation technology, Deedar has moved Kashinathpur-Balarampur from a deficit to a surplus area.

In line with YEASIN's vision for comprehensive development in Kashinathpur-Balarampur have come projects in education. Using contributions of cash and paddy, the society founded its own junior high school in 1976 and then expanded the school to grade ten. It is now called Deedar Model High School. Although the government eventually began paying a portion of its teachers' salaries, its main financial support still comes from the cooperative. Deedar's members, along with YEASIN himself, take a keen interest in the school's operations, as well as in the two kindergartens that the society also runs. This emphasis upon education has paid off. The drop-out rate for Kashinathpur-Balarampur students is negligible—in a country where 60 percent of all children leave school before grade three.

Deedar fosters the education of its young in another hands-on way. Since 1979 it has organized weekly meetings for its junior members. (Youths were invited to become "informal members" in 1975, children in 1979.) Like their elders the young people are required to make small thrift deposits every week; men must contribute Tk 5, women Tk 4, and young people Tk 3. Although some topics at youth meetings address their special interests (e.g., sports), YEASIN also encourages the young to take an interest in, and raise questions about, the society's income-generating activities. Interestingly, when they do, they raise the same questions about the brick kilns and other businesses as do their elders. Thus, through Deedar they learn not only personal thrift and the work ethic, but are introduced to the "nuts and bolts" of the collective management of businesses and community projects. Such practical training for the young, YEASIN realizes, is important to the future of the society. Almost half of Kashinathpur-Balarampur's population is under fifteen years of age!

Deedar also fosters integrated development by supplementing government efforts in public health. It has trained its own cadre of six health and family-planning workers. In addition to teaching good health habits in the village, these workers dispense contraceptives and medicines for small injuries and minor ailments and refer serious health problems to Deedar-approved doctors in Comilla. For a small annual fee, the society pays half the medical expenses of its members and their families, including the cost of traditional practitioners. Nowadays villagers avail themselves of Deedar-facilitated medical services approximately 4,500 times a year, largely for respiratory and urinary tract infections, intestinal distress, fevers, worms, and malnutrition. Through cooperation between Deedar's health workers and those of the government, one-third of Kashinathpur-Balarampur's children have been immunized against diphtheria, pertussis, and tetanus, and one-fourth against tuberculosis. Deedar also provides vaccines for measles and polio. Meanwhile, midwives trained by BARD at Deedar's initiative now assist in 81 percent of all deliveries in the village.

To improve the local water supply, the cooperative has encouraged its members to install hand tubewells and gives loans for the purpose. Over 200 families have done so. There is now one well for every twelve people, more than twelve times the national average. Likewise, at the society's urging and with its financial help, 362 families in Kashinathpur-Balarampur (or about 88 percent of the total) have installed waterseal toilets. This is twenty-seven times the average for Bangladesh! Among the other supplies and services that the cooperative now provides its members are equipment for irrigation, fish fingerlings for ponds and paddy fields, saplings for small orchards, vaccinations for poultry and livestock, and crop and cattle insurance. The insurance prevents catastrophic losses due to poor harvests or to the premature death of an animal, either of which would previously have forced poor villagers into debt. The cooperative's extensive "welfare funds" now also help provide a safety net for the elderly and destitute. At a lesser need level, Deedar funds maintain a library, reading hall, television set, and VCR.

To reflect the pervasive role of Deedar in Kashinathpur-Balarampur, in 1983 the organization adopted a new name, the Deedar Comprehensive Village Cooperative Society, Ltd.

As Deedar's manager, YEASIN worked hand-in-hand with the society's managing committee of nine directors, elected on a rotating basis by the membership. He prepared the agenda for the committee meetings, which he attended as secretary. At the weekly general membership meeting, he introduced the committee's decisions and executed

decisions on the society's behalf. Eventually, as Deedar continued to grow, three assistant managers were hired.

YEASIN served as the link, or broker, not only between the managing committee and the society's members but also between Deedar and the various government agencies and institutions with which it was affiliated or had dealings, such as KTCCA, BARD, and the commercial banks. He also monitored the society's various projects. Joining daily in the banter of village life, he kept Deedar and its activities in the public's awareness.

Although strong-willed, YEASIN was not authoritarian. Instead, he excelled at persuasion and was adept at moving the society ahead through the slow, intricate process of consensus building. In this manner he helped Deedar decide which development projects matched its needs and resources and which did not. For example, Khan, through the KTCCA, offered Deedar a large loan to establish a hosiery mill. The prospect of many new jobs was attractive to the society's members, but YEASIN examined the proposal carefully and concluded that the venture would be risky. Other hosiery mills around Comilla had failed, and he feared that if Deedar's hosiery mill did not succeed the society would be deemed unworthy of another loan—and would lose credibility in the village community. He convinced the members of the validity of his concerns and the cooperative did not build the mill.

After a period of years, Deedar also abandoned its trucking business. Trucking was not a losing proposition financially, but in YEASIN's view it damaged the society in a fundamental way. The problem was corruption. It was impossible to know if drivers reported their cargoes truthfully to Deedar's managers, especially for long-distance trips, and evidence emerged of pilferage of cargoes and automotive parts. Furthermore, policemen and petty officials along the trucking routes frequently demanded small bribes as the cost of doing business, and some truckers exaggerated the amount of bribes paid and pocketed the difference. YEASIN feared that corruption, rooted in one Deedar operation, would spread to others. Knowing that mutual trust was the key to successful cooperation among villagers, he persuaded the cooperative to act. Deedar sold its trucks and replaced them with tractors. These were less profitable but were under the watchful eye of the society.

In the late 1960s Khan had urged another project on Kashinathpur-Balarampur. He wanted to test the feasibility of modernized cooperative farming by pooling forty-four acres of land and cultivating new high-yielding varieties of rice by modern production methods. With dreams of a "Green Revolution" in their midst, the membership agreed. But the project went awry. To begin with, it was ill-planned. Many acres

of land were seeded on one day, for example, which resulted in a bountiful crop, too large to be harvested by the villagers without help. The combine harvesters provided by KTCCA did not perform dependably, and the outside day laborers brought in were lazy and unruly. Making matters worse, untimely rains made it impossible to dry the large quantities of grain efficiently. Since adequate measures had not been taken for threshing, storing, and marketing the windfall of rice, the cooperative became prey to middlemen who exploited the confusion to their benefit and to Deedar's loss. Deedar's experiment with joint farming was therefore brief.

Despite this harvest disaster, YEASIN considered the experience useful. The villagers saw firsthand the benefits of new rice strains and modern farming techniques. They had at first accepted these novel approaches with great reluctance and skepticism. The use of fertilizers and pesticides, deep plowing, and even well water for irrigation contradicted time-honored practices and beliefs. For example, some considered it a sin to kill snakes, fish, or frogs with pesticides. As the experiment began, the farmers were both scornful and pessimistic. But when yields reached four times the usual harvest they were amazed. Thus, although cooperative farming was abandoned, the new grains and techniques were not. Virtually all Kashinathpur-Balarampur eventually took up these scientific advances promoted by Deedar, with the result that the area is now rice sufficient and often produces a surplus.

Acceptance of new seeds and farming techniques took only a season or two, but other Deedar changes took much longer. The most difficult was to change the role of women who, in traditional observance of *purdah*, were kept out of public life. YEASIN disagreed with this tradition, as did Khan and other progressive Muslims; they believed that development in the village could not be achieved if women remained secluded and subordinated. Women, therefore, were allowed to become investors in Deedar in its early years, and the society helped poor women learn skills to support themselves, training some as midwives. But for a long time women played no part in formulating the society's policies. Their attendance at weekly meetings was unthinkable. YEASIN was eager to change this, but local sensibilities forced him to move slowly. Finally, in 1978, separate weekly meetings for women were begun. The idea caught on and Deedar's women members soon became active and vociferous participants in the society's affairs. They clamored for training in new areas of employment, as well as for equality with men in the use of Deedar facilities (more TV-viewing time, for example) and in reception of door prizes for attending meetings. Soon they were addressing the same array of management decisions as the men: assessing the costs and returns from Deedar's brick

factory, tractors, and other commercial enterprises, the profitable management of which meant higher dividends to all members. They sought means to improve literacy for themselves and their children, and discussed problems of health, nutrition, and household gardening.

By 1980 women formed about one-third of the cooperative's total membership. At that point, two of them decided to violate precedent and run for election to the managing committee. YEASIN supported this move, but when strong protests were mounted against this violation of purdah, he concluded that the social climate in Kashinathpur-Balarampur was not yet ready for such measures. The women candidates withdrew under duress, although a few years later three women—including YEASIN's wife—achieved their goal.

Attendance by women at Deedar's festive annual general meeting also had to be staged incrementally. In the beginning, a cloth partition or curtain was hung between male and female participants to assuage the religious conservatives. From year to year the height of the partition was lowered until finally there was no partition at all.

Through Deedar the women of Kashinathpur-Balarampur have achieved a public presence and an influence undreamed of in the past, and because of this influence, meeting women's needs has become a priority of the society. This is part of Deedar's quiet social revolution.

Through the cooperative, YEASIN also promoted family planning. Like the emancipation of women, the idea of family planning was at first unacceptable to many villagers, so he had to move slowly. For many years he simply reminded Deedar members that, since food production was being overtaken by population increases, they might want to consider limiting their family size. But in the mid-1970s, in step with the government's population control program, he began taking a stronger stand. He arranged for four women to receive training in contraception, stocked his own office with birth control supplies, and persuaded Deedar to offer financial incentives to encourage vasectomies and tubal ligations. Today those who choose to be sterilized after having two children receive a cash award of Tk 600 from the cooperative. Deedar also meets all the expenses of educating their two children through high school. By 1986 nearly half of Kashinathpur-Balarampur's eligible couples had opted for vasectomies or tubectomies or were using a nonpermanent form of birth control.

Among the groups in the villages who attempted to thwart socioeconomic development were the traditional Muslim religious leaders. In the early years they prevented the society from charging interest on loans because of the Koranic proscription against usury. They helped

orchestrate the campaign against their becoming members of the managing committee, and they opposed family planning. YEASIN, himself a practicing Muslim from a devout family, found that part of his role as Deedar's manager was to steer its members toward economic and social advancement without violating their religious sensibilities. This involved undermining the influence of the more reactionary religious teachers without alienating them entirely. On occasion he exhorted members to say their daily prayers and to visit the mosque regularly, and Deedar devoted some of its charitable funds to the support of Muslim institutions. On the other hand, YEASIN steadfastly insisted that Deedar is not a religious congregation and worked to prevent pressure on the cooperative to enforce religious observances. In the long run, it is his own impeccable reputation and his undeniable contributions to the community that have made it difficult for local obscurantists to fault him.

YEASIN had a similar relationship with government auditors. In practicing the art of the possible, YEASIN frequently found it necessary to violate or evade government rules for cooperatives. For example, contrary to the law, Deedar refunded money to a large number of shareholders during the war for independence in the early 1970s. By so doing he earned a great fund of goodwill from appreciative villagers. Likewise, convinced that the prompt payment of dividends at the annual meeting was important to sustain the society's credibility, he paid out the dividend even if the annual government audit was not completed. Again, when he felt that KTCCA was charging rates of interest too high for its loans for commercial ventures, he went directly to a government commercial bank in contravention of rules for cooperatives. He also launched charitable programs through Deedar without first applying for permission from the Registrar of Cooperative Societies.

YEASIN is willing to deviate from the rules if *not* doing so will bog down the society's program, cause it to incur losses, or undermine the people's confidence in it. Maintaining Deedar's momentum and reputation is more important to him than strict conformity to the letter of the law. Even government auditors have recognized the value of this approach and praised Deedar as an ideal cooperative society despite its deviations.

So pervasive is the cooperative's influence in Kashinathpur-Balarampur that it has become, in fact, an alternative local government. For one thing, its range of activities is so comprehensive that deliberations at its weekly meetings cover virtually every issue of consequence to the villagers. Through it, virtually all citizens now have a voice in village affairs, and YEASIN has encouraged the citizenry to use it meaningfully.

Due to the cooperative's now extensive funds and resources, it is also often able to provide services where the government cannot—repairing roads and culverts, exterminating rodents, and providing for health care and family planning. It adjudicates personal disputes, permitting its members to avoid the bribe-taking village notables who traditionally performed this function, and to avoid the state courts where contestants in civil suits could easily exhaust their funds paying lawyers long before securing a settlement. What is more, Deedar arranges a collective tax payment to the local government, thus assuring full payment to the authorities and at the same time freeing villagers from the petty harassments of the tax collectors.

Deedar's imprint upon local government is in some ways even more direct. From 1964 to 1972 YEASIN sat on the area's Union Council, and the cooperative is so influential that today it can be assured of a council seat. Thus, through the council, Deedar's democratic outlook has changed the nature of the local government.

By the time YEASIN stepped down as Deedar's active manager (1986) to become chairman of the managing committee, Deedar had long been recognized as a unique success story. In 1982 it was named the best cooperative society in Bangladesh. BARD adopted it as a model for village cooperatives around the country and repeatedly asked YEASIN to help others replicate Deedar's success—by teaching at BARD and by allowing the society's operations to be subject to scrutiny. These days, Kashinathpur-Balarampur is frequently visited by journalists, government officials, development workers, representatives of NGOs, academics, and people from other villages all seeking to understand the basis for the society's success.

When asked, YEASIN says Deedar has succeeded by heeding Akhter Hameed Khan's exhortation to self-reliance and *disciplined* cooperative saving. He emphasizes the cooperative's open membership and its democratic decision-making processes and points out that Deedar has avoided becoming embroiled in religious and political quarrels. He also emphasizes Deedar's constant attention to capital accumulation: "Where capital is built," he says, "there is employment, there is service, there is everything!" And he stresses to members the importance of concrete economic gains, like a hefty annual dividend.

To be sure, Kashinathpur-Balarampur was lucky in having the early attentions of Khan and in its physical nearness to BARD, which has provided it constant support and assistance. Over the years, it has also benefited from the employment opportunities at nearby cigarette and textile factories and from government establishments in the

area, e.g., a teacher's training college and a government administrative center. All these have also provided markets for Deedar's products.

However, observers of Deedar's progress through the years agree that, fundamentally, its success is largely the result of YEASIN's leadership. With his unique blend of enterprise and practicality, enthusiasm and caution, he has moved Deedar forward without the cooperative overreaching itself or losing its vital momentum. At the heart of YEASIN's leadership has been his reputation as an honest man—because people trusted him, they eventually came to trust Deedar.

As an institution-builder, YEASIN has tried to instill his concepts into the organization by training the managers who have followed him and by building in organizational safeguards against malfeasance. For example, the staff must give undated letters of resignation to the managing committee when they assume their posts, and checks for all major expenditures must be signed by both the manager and the financial officer of the managing committee. YEASIN calls this "joint responsibility." Joint responsibility and a constant vigilance against corruption are the main safeguards for the future of Deedar now that YEASIN is no longer at the helm.

In spite of the demands of Deedar, YEASIN found time over the years to serve as secretary of the Comilla District Cooperative Federation and vice-chairman of the Thana Central Cooperative Association (1972-74); member of the managing committee of the Bangladesh National Cooperative Bank (1972-79); vice-chairman of the Deedar Model High School (1982-); and member and cashier of the managing committee of the Comilla Nutrition Society (1982-). He has also found time to publish two short books in Bengali: *Biography of a Cooperative Worker* (1982) and *Deedar, A New Cooperative Movement* (1984).

Both YEASIN and Deedar have been honored for the examples they have set. The National Cooperative Union recognized YEASIN with a prize as early as 1962, just two years after he had formed Deedar. In 1976 the cooperative achieved national prominence when the president of Bangladesh awarded it a silver medal for its success in increasing agricultural production. The following year the Comilla Foundation gave YEASIN its gold medal. Then, in 1982, both Deedar and YEASIN were awarded gold medals by the government of Bangladesh for their exemplary accomplishments as best cooperative and cooperative manager in Bangladesh. Yet another national gold medal for Deedar came on the occasion of independence day in 1984. And in 1986 BARD honored YEASIN at its Silver Jubilee. He was also awarded a study-grant to Japan in 1982 and was invited to deliver papers on the cooperative movement in Sri Lanka (1982) and Indonesia (1984).

He received an honorary degree from and is now adjunct professor at BARD. YEASIN's principles, and those that he thinks are essential for the success of a cooperative society, are: a well-defined area of operation; an open membership; democratic decision making; self-reliance; a steady supply of goods paid for in cash; proper distribution of dividends; neutrality toward religion and politics; support of production-oriented, income-generating activities; and education in the techniques of cooperative development. Through such practical measures, says MOHAMMAD YEASIN, the real goal of the cooperative movement can be achieved; this is to make it possible for people, as he puts it, "to be dignified in their way of living."

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Md. Yeasin